



# MauBank Ltd

Abridged Unaudited Interim Financial  
Statements for the Three Months ended  
30 September 2017



## Management Discussion & Analysis



MauBank Ltd (“the bank”) is pleased to present the abridged unaudited interim financial statements of the Group and the Bank for the three months ended 30 September 2017.

The abridged unaudited interim financial statements have been prepared using the same accounting policies as those adopted in the audited financial statements for the year ended 30 June 2017 and in accordance with the Bank of Mauritius Guideline on Public Disclosure of Information and IAS 34.

The bank continues to roll out its new strategies, policies and procedures and, a turnaround is clearly visible, both in terms of the way of doing business and in terms of profitability. After a relatively successful year where the bank made profit before tax of MUR176.80 Mn (compared to a loss before tax of Rs 326.12 Mn the preceding year), it ended the three month period to 30 September 2017 with a pre-tax profit of Rs 46.33 Mn. This compares to a pre-tax profit of Rs 35.29 Mn in the same period in 2016.

Total Operating Income improved from Rs 242.24 Mn for the quarter ended 30 September 2016 to Rs 276.71 Mn for the quarter ended 30 September 2017, representing a 14% increase. Improvements came from all revenue lines.

Following resizing and optimization of the balance sheet structure, net interest income grew by 5.11%, from Rs 159.66 Mn for the quarter ended September 2016 to Rs 167.82 Mn for the quarter ended 30 September 2017. On the other hand, net fee income increased by 3.80% over the same period from Rs 30.65 Mn to Rs 31.81 Mn, attributed to increased focus on non-funded fee based business. Trading and other income grew by Rs 25.15 Mn to Rs 77.09 Mn for the quarter ended September 2017 compared to Rs 51.93 Mn for last year’s corresponding period. The increase was mainly attributed to improved trading activities during the quarter under review.

Non-interest expense, excluding impairment on financial assets, amounted to Rs 250.56 Mn against Rs 238.32 Mn for the comparative quarter of 2016 as the bank continues to invest in talents and strengthening control systems and processes. The bank’s cost to income ratio for the three months ending 30 September 2017 improved to 90.55 % compared to 98.38% for the comparative period in 2016, and 96.23 % for the year ended 30 June 2017.

The Special Asset Management Unit continues to actively monitor and manage non-performing facilities. Efforts are not only placed in realizing collaterals, but non-performing customers are supported to improve their cash flow and to better manage their finance so that they can honour their commitments with the bank. The forum on non performing advances continues to meet every quarter, to monitor the asset quality of the bank and provide strategic direction for better monitoring its performance. Following repayments and collection from forced sales, the bank released a net provision of Rs 20.18 Mn for the quarter ended 30 September 2017 compared to Rs 31.36 Mn for the quarter ended 30 September 2016.

The bank’s total assets stood at Rs 27.10 Bn at 30 September 2017 compared to Rs 27.85 Bn as at 30 September 2016, a decrease of 2.73%. This is mainly attributed to a review of the Bank’s Assets base with a view of optimizing investments.

Net loans and advances stood at Rs 16.09 Bn at 30 September 2017 against Rs 16.28 Bn at 30 September 2016. Credit facilities aggregating to Rs 1,299.66 Mn were approved and awaiting disbursement.



The bank is pursuing a deliberate strategy to review its deposit base to shed away high priced term deposits, explaining the drop of 16.77% in its deposit base from Rs 27.59 Bn at 30 September 2016 to Rs 22.96 Bn at 30 September 2017.

The Capital Adequacy Ratio of the Bank stood at 13.57%, well above the regulatory minimum at 10.625% as at 30 September 2017.

The bank continues to adopt a prudent approach towards liquidity management. Other than actively monitoring its assets and liabilities maturity mismatch, the bank also ensures that it has a relatively large stable deposit base, while keeping sufficient liquid assets to meet unforeseen liquidity requirements. As at 30 September 2017, more than 30% of the bank's assets, or 37% of the bank's deposit base, were invested in liquid assets.

With a view of improving fee income, the bank has been focusing on off-balance sheet items, which comprises of Letters of Credit, Acceptances, Endorsements and other obligations on account of customers. Off Balance Sheet items amounted to Rs 1,237.96 Mn as at 30 September 2017 compared to Rs 285.08 Mn as at 30 September 2016.

### **Outlook**

The bank remains a key player in the domestic banking business, with significant overall market share. The bank intends to further consolidate and strengthen its brand and position by becoming the bank of choice in all segments it operates. The bank is already a leading SME Bank in terms of accompanying the entrepreneurs and adequate capacity has been created through market recruitment to serve the SMEs better through reach and relationship management

The corporate banking business model has been thoroughly reviewed and a clear strategy has been developed and is being implemented. Already, significant progress has been observed in the number of new customers joining the bank, which includes several local blue chip corporates. The bank is also in the process of launching a full-fledged international banking service, where it sees significant untapped potential.

The bank looks ahead with confidence, with a clear vision of where it wants to be and how to achieve it. It continues to roll out its strategy to revamp the bank, better serve its stakeholders, consolidate its financial position and improve overall performance.

## Management Discussion & Analysis



For the financial period 2017/2018, the bank has set various objectives namely to improve its operational efficiency in order to further reduce its cost to income ratio, to embark on the process of becoming a digital bank, to redefine its retail banking strategy as well as improving its overall profitability.

Mr S. Lalloo  
Chairman-Independent Director  
On behalf Board of Directors

Dr D. Paligadu  
Non-Executive Director  
On behalf Board of Directors

Mr S. Nagarajan  
Chief Executive Officer and Executive Director  
On behalf Board of Directors

Date: 27 OCT 2017

# Management Discussion & Analysis



STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED	Group			Bank		
	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Audited
	Quarter Ended	Quarter Ended	Year Ended	Quarter Ended	Quarter Ended	Year Ended
	30-Sep-2017	30-Sep-2016	30-Jun-2016	30-Sep-2017	30-Sep-2016	30-Jun-2017
	Restated		Restated			
	Rs	Rs	Rs	Rs	Rs	Rs
Interest Income	314,404,152	386,711,634	1,392,054,011	318,461,209	391,076,066	1,408,830,982
Interest Expense	(150,646,126)	(231,413,788)	(784,940,189)	(150,646,126)	(231,413,788)	(784,940,189)
<b>Net interest income</b>	<b>163,758,026</b>	<b>155,297,846</b>	<b>607,113,822</b>	<b>167,815,083</b>	<b>159,662,278</b>	<b>623,890,793</b>
Fees and Commissions income	32,590,023	32,060,419	121,792,549	32,590,023	32,060,419	121,792,549
Fees and Commissions expense	(777,835)	(1,413,988)	(3,293,164)	(777,835)	(1,413,988)	(3,293,164)
<b>Net fee and commission income</b>	<b>31,812,188</b>	<b>30,646,431</b>	<b>118,499,385</b>	<b>31,812,188</b>	<b>30,646,431</b>	<b>118,499,385</b>
Net trading income	26,400,170	24,215,847	82,260,153	26,400,170	24,215,847	82,260,153
Other income	50,684,988	27,717,881	170,609,980	50,684,988	27,717,881	170,609,980
	<b>77,085,158</b>	<b>51,933,728</b>	<b>252,870,133</b>	<b>77,085,158</b>	<b>51,933,728</b>	<b>252,870,133</b>
<b>Operating Income</b>	<b>272,655,372</b>	<b>237,878,005</b>	<b>978,483,340</b>	<b>276,712,429</b>	<b>242,242,437</b>	<b>995,260,311</b>
Net impairment (loss) / reversal on financial assets	20,175,957	31,363,098	139,275,093	20,175,957	31,363,098	139,275,093
Personnel expenses	(117,516,268)	(107,926,143)	(404,538,388)	(117,516,268)	(107,926,143)	(404,538,388)
Operating Lease expenses	(12,956,535)	(18,011,317)	(66,671,969)	(20,693,515)	(25,748,298)	(97,619,888)
Depreciation and amortisation	(36,334,679)	(36,263,634)	(135,018,690)	(33,834,437)	(33,297,664)	(125,090,455)
Other expenses	(79,040,874)	(71,443,705)	(330,815,579)	(78,510,874)	(71,347,282)	(330,486,692)
<b>Total Expenses</b>	<b>(225,672,399)</b>	<b>(202,281,701)</b>	<b>(797,769,533)</b>	<b>(230,379,137)</b>	<b>(206,956,289)</b>	<b>(818,460,330)</b>
<b>(Loss)/Profit before income tax</b>	<b>46,982,973</b>	<b>35,596,304</b>	<b>180,713,807</b>	<b>46,333,292</b>	<b>35,286,148</b>	<b>176,799,981</b>
Income tax credit/(expense)	(9,460,364)	-	(38,105,190)	(9,460,364)	-	(35,434,802)
<b>(Loss)/Profit for the period/year attributable to equity holders of the parent</b>	<b>37,522,609</b>	<b>35,596,304</b>	<b>142,608,617</b>	<b>36,872,928</b>	<b>35,286,148</b>	<b>141,365,179</b>
Earnings/(loss) per share	0.01	0.01	0.03	0.01	0.01	0.03
<b>Other comprehensive income</b>						
Gain on revaluation of property, plant and equipment	-	-	478,733,886	-	-	489,615,805
Deferred tax on revaluation of property, plant and equipment	-	-	(62,343,056)	-	-	(64,192,982)
Loss on fair value of available for sale financial assets	(14,444,156)	-	145,675,619	(14,444,156)	-	145,675,619
Recycling of gain on available-for-sale financial assets from other comprehensive income to profit or loss	(44,683,300)	-	-	(44,683,300)	-	-
Actuarial loss for the period/year	-	-	(12,178,053)	-	-	(12,178,053)
Deferred tax on actuarial loss	-	-	2,070,269	-	-	2,070,269
<b>Other comprehensive income for the period/year, net of tax</b>	<b>(59,127,456)</b>	<b>-</b>	<b>551,958,665</b>	<b>(59,127,456)</b>	<b>-</b>	<b>560,990,658</b>
<b>Total comprehensive income for the period/year attributable to equity holders of the parent</b>	<b>(21,604,847)</b>	<b>35,596,304</b>	<b>694,567,282</b>	<b>(22,254,528)</b>	<b>35,286,148</b>	<b>702,355,837</b>
Transfer to Statutory Reserve	-	-	-	-	-	-
Transfer to General Banking Reserve	-	-	-	-	-	-
<b>Total Statutory and General Banking Reserves transferred during the period/year</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

# Management Discussion & Analysis



STATEMENT OF FINANCIAL POSITION AS AT	Group			Bank		
	Unaudited 30-Sep-2017	Unaudited 30-Sep-2016 Restated	Audited 30-Jun-2017	Unaudited 30-Sep-2017	Unaudited 30-Sep-2016 Restated	Audited 30-Jun-2017
	Rs	Rs	Rs	Rs	Rs	Rs
<b>ASSETS</b>						
Cash and cash equivalents	736,326,778	572,853,118	1,010,739,364	736,326,778	572,853,118	1,010,739,364
Loans to and placements with banks	19,037,849	53,307,087	31,882,936	19,037,849	53,307,087	31,882,936
Trading Assets	2,471,834,958	3,396,853,163	2,104,995,098	2,471,834,958	3,396,853,163	2,104,995,098
Investment Securities	3,628,886,555	3,028,624,770	2,451,527,737	3,628,886,555	3,028,624,770	2,451,527,737
Loans and advances to customers	15,852,352,403	16,030,680,058	16,356,199,941	16,088,778,188	16,281,488,402	16,596,257,505
Property, plant and equipment	1,862,630,430	1,428,063,374	1,870,866,045	1,605,097,835	1,153,504,430	1,610,833,207
Intangible assets	189,183,066	188,571,721	197,966,229	189,183,067	188,571,721	197,966,229
Investment Property	66,460,000	69,350,000	66,460,000	66,460,000	69,350,000	66,460,000
Investment in Subsidiary	-	-	-	100,000	100,000	100,000
Deferred tax assets	379,830,691	486,291,220	389,291,055	379,273,341	486,291,220	388,733,705
Tax receivable	17,544,346	24,546,102	17,544,346	15,834,563	23,152,238	15,834,563
Other Assets	1,851,580,239	2,576,178,815	1,718,707,837	1,888,506,014	2,604,449,663	1,754,586,898
<b>Total Assets</b>	<b>27,075,667,315</b>	<b>27,855,319,428</b>	<b>26,216,180,588</b>	<b>27,089,319,148</b>	<b>27,858,545,812</b>	<b>26,229,917,242</b>
<b>LIABILITIES</b>						
Deposits from customers	22,953,148,935	27,584,021,458	21,942,251,035	22,960,894,707	27,588,721,313	21,949,484,950
Other borrowed funds	299,915,825	411,875,316	330,578,652	299,915,825	411,875,316	330,578,652
Subordinated Debt	82,269,425	158,918,482	162,622,782	82,269,425	158,918,482	162,622,782
Current tax liabilities	-	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	-	-
Other Liabilities	401,847,150	434,280,892	420,637,292	401,433,653	433,936,893	420,170,792
Retirement benefits obligations	98,413,385	63,516,816	98,413,385	98,413,385	63,516,816	98,413,385
<b>Total Liabilities</b>	<b>23,835,594,720</b>	<b>28,652,612,964</b>	<b>22,954,503,146</b>	<b>23,842,926,995</b>	<b>28,656,968,820</b>	<b>22,961,270,561</b>
<b>SHAREHOLDERS' EQUITY</b>						
Share Capital	6,670,858,232	3,270,858,232	6,670,858,232	6,670,858,232	3,270,858,232	6,670,858,232
Statutory Reserve	-	-	-	-	-	-
Accumulated losses	(4,034,413,834)	(4,168,840,972)	(4,071,936,443)	(4,037,126,269)	(4,169,970,444)	(4,073,999,197)
Net owned funds	2,636,444,398	(897,982,740)	2,598,921,789	2,633,731,963	(899,112,212)	2,596,859,035
General banking reserve	90,709,840	90,709,840	90,709,840	90,709,840	90,709,840	90,709,840
Fair value reserve	86,548,163	-	145,675,619	86,548,163	-	145,675,619
Revaluation Reserves	426,370,194	9,979,364	426,370,194	435,402,187	9,979,364	435,402,187
<b>Total equity attributable to equity holders of the parent</b>	<b>3,240,072,595</b>	<b>(797,293,536)</b>	<b>3,261,677,442</b>	<b>3,246,392,153</b>	<b>(798,423,008)</b>	<b>3,268,646,681</b>
<b>Total Liabilities and Equity</b>	<b>27,075,667,315</b>	<b>27,855,319,428</b>	<b>26,216,180,588</b>	<b>27,089,319,148</b>	<b>27,858,545,812</b>	<b>26,229,917,242</b>
<b>CONTINGENT LIABILITIES AND COMMITMENTS</b>						
Letters of credit, guarantees, acceptances, endorsements and other obligations on account of customers	1,648,802,603	1,779,552,463	1,533,123,885	1,648,802,603	1,779,552,463	1,533,123,885
Credit commitments	1,299,656,336	285,076,158	1,080,617,499	1,299,656,336	285,076,158	1,080,617,499

# Management Discussion & Analysis



Statement of Changes in Equity		Stated capital	Statutory Reserve	Accumulated losses	General Banking Reserve	Fair Value Reserve	Revaluation Reserve	Total equity attributable to equity holders of
The Group		Rs	Rs	Rs	Rs	Rs	Rs	Rs
<b>At 01 July 2017</b>		6,670,858,232	-	(4,071,936,443)	90,709,840	145,675,619	426,370,194	3,261,677,442
Issue of shares		-	-	-	-	-	-	-
Profit for the period		-	-	37,522,609	-	-	-	37,522,609
Loss on fair value of available for sale financial assets		-	-	-	-	(14,444,156)	-	(14,444,156)
Recycling of gain on available-for-sale financial assets from other comprehensive income to profit or loss		-	-	-	-	(44,683,300)	-	(44,683,300)
<b>At 30 September 2017</b>		6,670,858,232	-	(4,034,413,834)	90,709,840	86,548,163	426,370,194	3,240,072,595
<b>At 01 July 2016</b>		3,270,858,232	-	(4,204,437,276)	90,709,840	-	9,979,364	(832,889,840)
Issue of ordinary shares		-	-	-	-	-	-	-
Profit for the period		-	-	35,596,304	-	-	-	35,596,304
Reversal of gain on fair value of available-for-sale financial assets		-	-	-	-	-	-	-
<b>At 30 September 2016</b>		3,270,858,232	-	(4,168,840,972)	90,709,840	-	9,979,364	(797,293,536)
<b>At 01 July 2016</b>		3,270,858,232	-	(4,204,437,276)	90,709,840	-	9,979,364	(832,889,840)
Issue of ordinary shares		3,400,000,000	-	-	-	-	-	3,400,000,000
Profit for the year		-	-	142,608,617	-	-	-	142,608,617
Gain on revaluation of property, plant and equipment		-	-	-	-	-	478,733,886	478,733,886
Deferred tax on revaluation of property, plant and equipment		-	-	-	-	-	(62,343,056)	(62,343,056)
Gain on fair value of available-for-sale financial assets		-	-	-	-	145,675,619	-	145,675,619
Actuarial loss for the year		-	-	(12,178,053)	-	-	-	(12,178,053)
Deferred tax on actuarial loss		-	-	2,070,269	-	-	-	2,070,269
<b>At 30 June 2017</b>		6,670,858,232	-	(4,071,936,443)	90,709,840	145,675,619	426,370,194	3,261,677,442

Statement of Changes in Equity		Stated capital	Statutory Reserve	Accumulated losses	General Banking Reserve	Fair Value Reserve	Revaluation Reserve	Total equity attributable to equity holders of the parent
The Bank		Rs	Rs	Rs	Rs	Rs	Rs	Rs
<b>At 01 July 2017</b>		6,670,858,232	-	(4,073,999,197)	90,709,840	145,675,619	435,402,187	3,268,646,681
Issue of shares		-	-	-	-	-	-	-
Profit for the period		-	-	36,872,928	-	-	-	36,872,928
(Loss)/gain on fair value of available-for-sale financial assets		-	-	-	-	(14,444,156)	-	(14,444,156)
Recycling of gain on available-for-sale financial assets from other comprehensive income to profit or loss		-	-	-	-	(44,683,300)	-	(44,683,300)
<b>At 30 September 2017</b>		6,670,858,232	-	(4,037,126,269)	90,709,840	86,548,163	435,402,187	3,246,392,153
<b>At 01 July 2016</b>		3,270,858,232	-	(4,205,256,592)	90,709,840	-	9,979,364	(833,709,156)
Issue of shares		-	-	-	-	-	-	-
Profit for the period		-	-	35,286,148	-	-	-	35,286,148
Reversal of gain on fair value of available-for-sale financial assets		-	-	-	-	-	-	-
<b>At 30 September 2016</b>		3,270,858,232	-	(4,169,970,444)	90,709,840	-	9,979,364	(798,423,008)
<b>At 01 July 2016</b>		3,270,858,232	-	(4,205,256,592)	90,709,840	-	9,979,364	(833,709,156)
Issue of ordinary shares		3,400,000,000	-	-	-	-	-	3,400,000,000
Profit for the year		-	-	141,365,179	-	-	-	141,365,179
Gain on revaluation of property, plant and equipment		-	-	-	-	-	489,615,805	489,615,805
Deferred tax on revaluation of property, plant and equipment		-	-	-	-	-	(64,192,982)	(64,192,982)
Gain on fair value of available-for-sale financial assets		-	-	-	-	145,675,619	-	145,675,619
Actuarial loss for the year		-	-	(12,178,053)	-	-	-	(12,178,053)
Deferred tax on actuarial loss		-	-	2,070,269	-	-	-	2,070,269
<b>At 30 June 2017</b>		6,670,858,232	-	(4,073,999,197)	90,709,840	145,675,619	435,402,187	3,268,646,681

# Management Discussion & Analysis



STATEMENT OF CASH FLOWS FOR PERIOD ENDED	Group			Bank		
	Unaudited Quarter Ended 30-Sep-2017	Unaudited Quarter Ended 30-Sep-2016 Restated	Audited Year Ended 30-Jun-2017	Unaudited Quarter Ended 30-Sep-2017	Unaudited Quarter Ended 30-Sep-2016 Restated	Audited Year Ended 30-Jun-2017
	Rs	Rs	Rs	Rs	Rs	Rs
<b>Cash flow from operating activities</b>						
Profit / (loss) for the period/year before income tax	46,982,973	35,596,304	180,713,807	46,333,292	35,286,148	176,799,981
<b>Adjustments for :</b>						
Impairment losses on loans and advances	(18,977,428)	(31,472,418)	(102,911,900)	(18,977,428)	(31,472,418)	(102,911,900)
Depreciation	26,725,479	26,651,665	100,795,450	24,225,237	23,685,695	90,867,215
Amortisation	9,609,200	9,611,969	34,223,240	9,609,200	9,611,969	34,223,240
(Profit)/loss on disposal of property, plant and equipment	-	-	(1,160,284)	-	-	(1,160,284)
Loss/(profit) on revaluation of trading assets	338,855	(2,562,556)	3,231,340	338,855	(2,562,556)	3,231,340
Revaluation of investment properties	-	-	2,890,000	-	-	2,890,000
Retirement benefit obligations	-	-	22,718,516	-	-	22,718,516
	64,679,079	37,824,964	240,500,169	61,529,156	34,548,838	226,658,108
<b>Changes in operating assets and liabilities</b>						
(Increase)/Decrease in trading assets	(367,178,715)	192,009,005	1,478,073,174	(367,178,715)	192,009,005	1,478,073,174
(Increase)/Decrease in loans and advances to customers	522,824,966	(121,125,355)	(375,205,756)	526,456,746	(117,733,231)	(361,062,853)
Increase/(Decrease) in deposits from customers	1,010,897,900	(629,414,485)	(6,271,184,908)	1,011,409,757	(628,562,345)	(6,267,798,708)
(Increase)/Decrease in other assets	(132,872,402)	189,612,727	1,047,083,705	(133,919,118)	186,604,352	1,036,467,117
Increase/(Decrease) in other liabilities	(18,790,141)	(20,026,977)	(33,670,577)	(18,737,139)	(20,086,975)	(33,853,076)
<b>Cash generated from operations</b>	1,079,560,687	(351,120,121)	(3,914,404,193)	1,079,560,687	(353,220,356)	(3,921,516,238)
Tax paid	-	-	(2,528,294)	-	-	(834,563)
Tax refund received	-	-	8,152,238	-	-	8,152,238
Contribution to CSR Activities	-	-	-	-	-	-
<b>Net cash generated from/(used in) operating activities</b>	1,079,560,687	(351,120,121)	(3,908,780,249)	1,079,560,687	(353,220,356)	(3,914,198,563)
<b>Cash flow from investing activities</b>						
Increase/decrease in securities	(1,236,486,273)	(739,413,681)	(16,641,029)	(1,236,486,273)	(739,413,681)	(16,641,029)
Placements with correspondent banks	12,845,087	(1,452,490)	19,971,661	12,845,087	(1,452,490)	19,971,661
Acquisition of property, plant and equipment	(18,489,865)	(14,601,724)	(54,219,052)	(18,489,865)	(12,501,489)	(48,800,738)
Acquisition of intangibles	(826,038)	(6,864,595)	(40,870,374)	(826,038)	(6,864,595)	(40,870,374)
Proceeds from disposal of property, plant and equipment	-	-	2,565,042	-	-	2,565,042
<b>Net cash (used in)/generated from investing activities</b>	(1,242,957,089)	(762,332,490)	(89,193,752)	(1,242,957,089)	(760,232,255)	(83,775,438)
<b>Cash Flows from financing activities</b>						
Other borrowed funds	(30,662,827)	(8,385,322)	(89,681,986)	(30,662,827)	(8,385,322)	(89,681,986)
Proceeds from issue of share	-	-	3,400,000,000	-	-	3,400,000,000
Subordinated Debt	(80,353,357)	(3,739,165)	(34,865)	(80,353,357)	(3,739,165)	(34,865)
<b>Net cash generated from/ (used in) financing activities</b>	(111,016,184)	(12,124,487)	3,310,283,149	(111,016,184)	(12,124,487)	3,310,283,149
<b>Net increase/(decrease) in cash and cash equivalents</b>	(274,412,586)	(1,125,577,098)	(687,690,852)	(274,412,586)	(1,125,577,098)	(687,690,852)
Cash and cash equivalents at the beginning of the period/year	1,010,739,364	1,698,430,216	1,698,430,216	1,010,739,364	1,698,430,216	1,698,430,216
<b>Cash and cash equivalents at the end of the period/year</b>	736,326,778	572,853,118	1,010,739,364	736,326,778	572,853,118	1,010,739,364